



U.S. SMALL BUSINESS ADMINISTRATION  
Disaster Assistance  
Processing and Disbursement Center  
14925 Kingsport Road  
Fort Worth, Texas 76155

800-659-2955  
Hearing Impaired  
800-877-8339

August 24, 2020

ADESINA JAIYEOLA  
adesina.jaiyeola  
4131 SPRING GARDEN STREER  
PHILADELPHIA, PA 19104

RE: SBA Disaster Loan Application Number: 3313597943

Dear ADESINA JAIYEOLA,

In these unprecedented times, we understand the challenges you are facing. The SBA is making every effort to support small businesses, which are the backbone of the American economy. Unfortunately, although we have made every effort to approve your loan request, we are unable to offer you a Economic Injury Disaster Loan (EIDL) for the reason(s) described below. (

**Unsatisfactory Credit - Bankruptcy Still Ongoing**

Our evaluation of your credit report and related information indicates that you have filed for bankruptcy and the process has not been completed. As a result, we are unable to approve your requested loan. If the bankruptcy has been discharged or dismissed you can provide documentation to show this with your request for reconsideration.

If the bankruptcy is a Reorganization or Wage Earners Plan, we would consider loan approval upon receipt of a request for reconsideration, written documentation from the court or trustee approving the additional debt of the loan, and the payment history of the current plan.

If you disagree with our decision, you may request reconsideration, subject to the availability of funds. You can submit your request to any of the following:

- a. Mail your request to the address at the top of this letter.
- b. Fax your request to: 202-481-5931.
- c. E-mail your request to: [pdcrecons@sba.gov](mailto:pdcrecons@sba.gov).

Your request must:

1. Be in writing and be received by this office as soon as possible (but no later than 6 months from the date of this letter.)
2. Contain all significant information that will overcome the decline/withdrawal reason(s).

We understand that this is a challenging time for your business and for the nation. The SBA has local offices in your community which can refer you to resources that may be able to help you address the underlying reason for your loan denial. For more information on these services, please go to [www.sba.gov/local-assistance](http://www.sba.gov/local-assistance) to locate the email address and phone number for the nearest SBA district office and/or SBA's resource partners. Please call or email for a virtual appointment.

If you have any questions regarding this matter, please contact us at 800-659-2955 (TTY: 1-800-877-8339).

Sincerely,

Application Processing Department

The Federal Equal Credit Opportunity Act, 15 U.S.C. §1691, prohibits creditors from discrimination against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Consumer Response Center, Federal Trade Commission, Washington, D.C. 20580.